

Information to identify the case:

Debtor 1	<u>Christopher Baldassari</u>	Social Security number or ITIN	xxx-xx-2598
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Pamela K Baldassari</u>	Social Security number or ITIN	xxx-xx-1251
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 11-39297-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Baldassari
dba Russ Ayres Hot Dogs

Pamela K Baldassari

7/20/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christopher Baldassari
 Pamela K Baldassari
 Debtors

Case No. 11-39297-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jul 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2017.

db/jdb +Christopher Baldassari, Pamela K Baldassari, 2012 Yardville Hamilton Squ Rd,
 Trenton, NJ 08690-2420
 aty +Jordan David, Udren Law Offices, P.C., 111 Woodcrest Rd, Suite 200,
 Cherry Hill, NJ 08003-3620
 aty +Michelle Rene Ghidotti-Gonsalves, Law Offices of Michelle Ghidotti,
 5120 E. La Palma Ave., Ste. 206, Anaheim Hills, CA 92807-2091
 cr +Roma Bank, c/o Dembo & Saldutti, LLP, 1300 Route 73, Suite 205,
 Mt. Laurel, NJ 08054-2200
 cr +U.S. Bank, NA as trustee relating to the Chevy Cha, Stern & Eisenberg, PC,
 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 512425257 #+Alliance Adjustment Group. Inc, 263 N. Main Street, Doylestown, PA 18901-3729
 514483602 +Capital One, N.A., as Servicer for US Bank, NA, 7933 Preston Rd, Plano, TX 75024-2302
 514482804 +Capital One, N.A., P.O. Box 17000, Baltimore, MD 21297-1000
 512425240 +Gelato's Italian Ice, LLC, 680 Route 206, Bordentown, NJ 08505-1540
 512477142 +Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
 512481415 Nissan - Infiniti, POB 660366, Dallas, TX 75266-0366
 512425244 Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360
 512425246 Princeton Fuel Oil, c/o Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
 512425247 +Robert H. Bullard, 79 Albemarle Road, Trenton, NJ 08690-2426
 512425245 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Bureau of Compliance, P.O. Box 245,
 Trenton, NJ 08646)
 515184921 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2017 23:10:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2017 23:10:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 intp EDI: RMSC.COM Jul 20 2017 22:48:00 GE CAPITAL RETAIL BANK,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512429685 +EDI: AFNIRECOVERY.COM Jul 20 2017 22:48:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 512425233 EDI: AFNIRECOVERY.COM Jul 20 2017 22:48:00 Anderson Financial Network, 404 Brock Drive,
 P.O.Box 3097, Bloomington, IL 61702-3097
 512541195 +EDI: ACCE.COM Jul 20 2017 22:48:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 512425234 EDI: TSYS2.COM Jul 20 2017 22:48:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 512425237 +EDI: CHASE.COM Jul 20 2017 22:48:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 512425238 EDI: ACCE.COM Jul 20 2017 22:48:00 Citibank, c/o Asset Acceptance, LLC, P.O. Box 2036,
 Warren, MI 48090-2036
 512425239 EDI: DISCOVER.COM Jul 20 2017 22:48:00 Discover, 12 Reads Way,
 New Castle, DE 19720-1649
 512430063 EDI: DISCOVER.COM Jul 20 2017 22:48:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512425241 EDI: IRS.COM Jul 20 2017 22:48:00 Internal Revenue Service, P.O.Box 7346,
 Philadelphia, PA 19101-7346
 512740396 EDI: JEFFERSONCAP.COM Jul 20 2017 22:48:00 DENOVUS CORPORATION LTD,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 514299086 +EDI: RESURGENT.COM Jul 20 2017 22:48:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,
 c/o Resurgent Capital Services 29603-0587
 512425243 E-mail/Text: egssupportservices@egscorp.com Jul 20 2017 23:11:00 NCO Financial Group,
 507 Prudential Road, Horsham, PA 19044-2308
 512452941 EDI: RECOVERYCORP.COM Jul 20 2017 22:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512425232 EDI: AGFINANCE.COM Jul 20 2017 22:48:00 American General Finance, 600 N. Royal Avenue,
 Evansville, IN 47715-2612
 512734977 EDI: AGFINANCE.COM Jul 20 2017 22:48:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731
 512425235 E-mail/Text: bankruptcy@savit.com Jul 20 2017 23:11:36 c/o SA-VIT Ent, Inc., P.O. Box 250,
 East Brunswick, NJ 08816-0250

TOTAL: 19

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jul 20, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512566880* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,
PO Box 245, Trenton, New Jersey 08695)
515184922* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
512425236 ##Capital One Mortgage, 6151 Chevy Chase Drive, Laurel, MD 20707-2918
512734276 ###Capital One, N.A., 3901 N. Dallas Parkway, Plano, TX 75093-7864
512425248 ##+Roma Bank, Attn: Suzette Berrios, Esq., 2300 Route 33, Robbinsville, NJ 08691-1411
TOTALS: 0, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 20, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Anne S. Cantwell on behalf of Creditor Roma Bank ACantwell@shermansilverstein.com
Daniel S. Siedman on behalf of Creditor US Bank, NA as trustee relating to the Chevy Chase
Funding LLC Mortgage Backed Certificates, Series 2005-3 dsiedman@ciardilaw.com,
dtorres@ciardilaw.com
Denise E. Carlon on behalf of Creditor Chevy Chase Funding LLC, Mortgage-Backed Certificates,
Series 2005-3, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor US Bank, NA as trustee relating to the Chevy Chase
Funding LLC Mortgage Backed Certificates, Series 2005-3 vbarber@udren.com, ewassall@udren.com
Elizabeth L. Wassall on behalf of Creditor Capital One vbarber@udren.com, ewassall@udren.com
J. Eric Kishbaugh on behalf of Creditor Capital One, N.A. jkishbaugh@udren.com
John Crayton on behalf of Debtor Christopher Baldassari jcrayton@verizon.net,
nydia.ramirez@verizon.net
John Crayton on behalf of Joint Debtor Pamela K Baldassari jcrayton@verizon.net,
nydia.ramirez@verizon.net
Patricia Mayer on behalf of Debtor Christopher Baldassari pmayer.esq@comcast.net
Patricia Mayer on behalf of Joint Debtor Pamela K Baldassari pmayer.esq@comcast.net
Steven K. Eisenberg on behalf of Creditor U.S. Bank, NA as trustee relating to the Chevy
Chase Funding LLC Mortgage Backed Certificates, Series 2005-3 bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com
William F. Saldutti, III on behalf of Creditor Roma Bank wsaldutti@slgcollect.com,
kcollins@slgcollect.com

TOTAL: 14